Jobs Bill
10/83

CITY OF ATHENS

STATE OF GEORGIA

AGREEMENT BETWEEN THE MAYOR AND COUNCIL

OF THE CITY OF ATHENS, GEORGIA AND

Young Women's Christian Organization

October 19 83

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Exhibits

1. Budget
2. Operating Schedule
3. Fidelity Bond
4. Quarterly Report Schedule
5. Section 3 Plan

G E O R G I A

CITY OF ATHENS

THIS AGREEMENT, entered into this the _____ day of _____, 19____, by and between the CITY OF ATHENS, A MUNICIPAL CORPORATION, hereinafter referred to as the City, and Young Women's Christian Organization hereinafter referred to as the "Agency".

W I T N E S S E T H:

WHEREAS, the City in September, 1983 received a Grant under the Community Development Block Grant Jobs Bill Program from the United States Department of Housing and Urban Development, hereinafter referred to as HUD, said Grant designated as Community Development Block Grant No. B-83-MJ-13-0007; and

WHEREAS, pursuant to said Grant the City is undertaking certain activities; and

WHEREAS, pursuant to said Grant the City agrees to engage the Agency to render certain assistance in such undertakings.

NOW THEREFORE, for valuable consideration and mutual promises exchanged between the parties hereto it is agreed as follows:

SCOPE
OF SERVICES

SCOPE OF SERVICES

YWCO GIRLS CLUB

YOUTH EMPLOYMENT TRAINING

I. Program Description: The YWCO Girls Club is specifically designed to provide a special enrichment and pre-employment training program to Athens youth.

A. Services Provided

1. A safe and decent facility in which to conduct program of training and recreation.

2. Transportation to assure accessibility to the program.

3. A qualified and trained staff to meet all program objectives.

B. Duration - The program shall operate June 18 - August 10, 1984 (eight weeks), Monday through Friday, 1:00-5:00 p.m.

C. Observation of holidays shall be consistent with the City of Athens. Independence Day, July 4, is the sole holiday within the time element of Girls Club and it shall be observed.

II. Program Services Objectives

A. Purpose: The YWCO Girls Club is specifically designed to provide a special enrichment and social activity program for girls ages 6-14 based on the principles of behavioral guidance with the goal of achieving character and leadership development.

B. Program Objectives: Four basic components are designed to include a full range of training and experience for the girls.

1. Educational Experiences. Objectives of this component are:

a. Each girl will receive a library card at the Athens Regional Library.

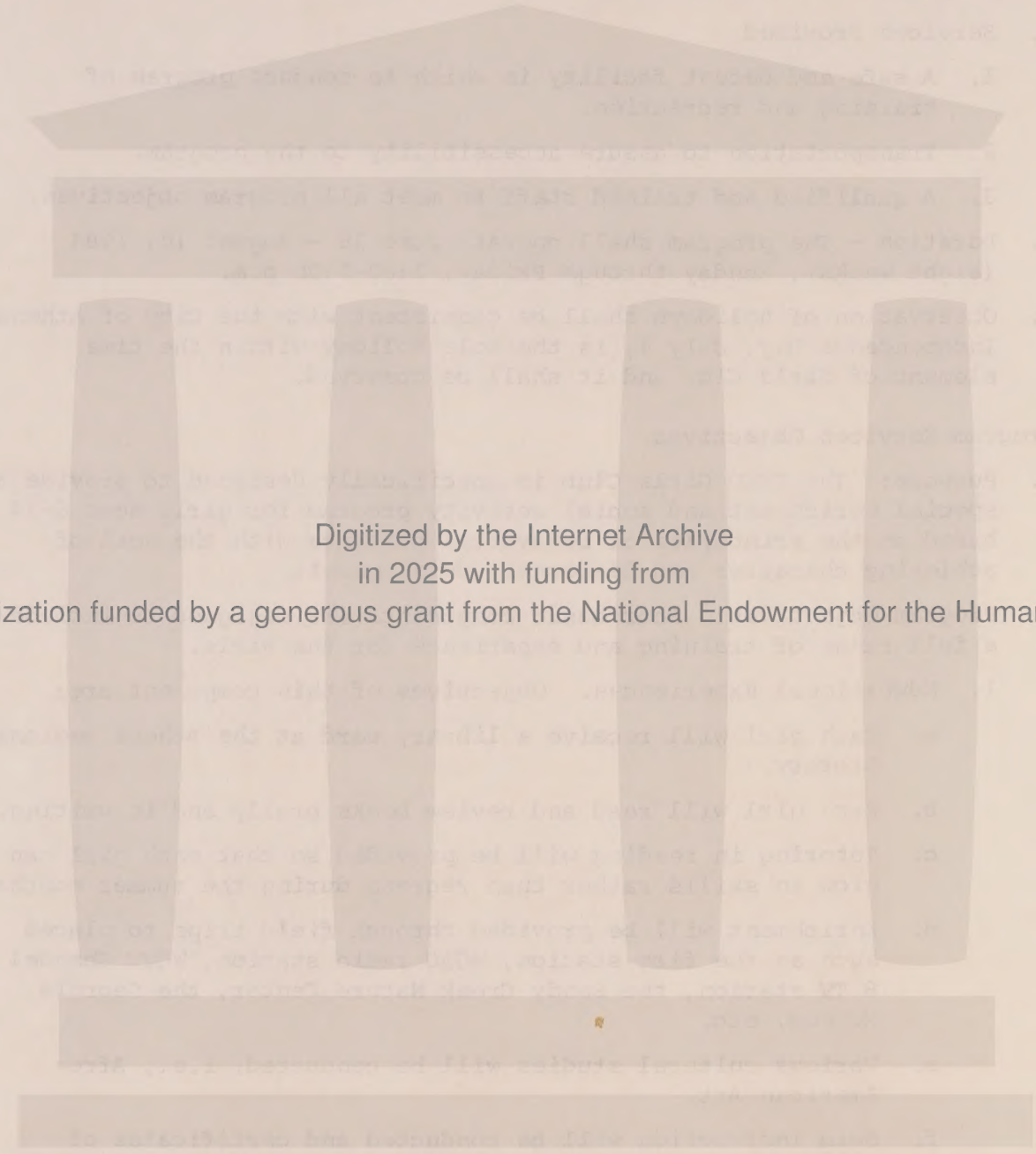
b. Each girl will read and review books orally and in writing.

c. Tutoring in reading will be provided so that each girl can grow in skills rather than regress during the summer months.

d. Enrichment will be provided through field trips to places such as the fire station, WGAU radio station, WGTV Channel 8 TV station, the Sandy Creek Nature Center, the Georgia Museum, etc.

e. Various cultural studies will be conducted; i.e., Afro-American Art.

f. Swim instruction will be conducted and certificates of completion/excellence will be awarded to those passing the Red Cross test.



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https://archive.org/details/agreementsyoungw00publ

2. Recreational Experiences. Objectives are:

   a. The girls will have the opportunity to participate in various sports activities such as swimming, soccer, speedball, basketball, badminton, volleyball, as well as have opportunities to learn a variety of table games.

   b. The girls will be involved in a new arts and crafts project each week ranging from modeling clay, papier mache', puppets, collages, needlework, etc.

   c. Special group activities will be planned including dance instruction, picnicking, skating, etc.

3. Social Growth Experiences. Objectives are:

   a. YWCO personnel will provide several sessions on social development. Included will be emphasis on responsibility, dependability, grooming, etc.

   b. The girls will also have the opportunity to discuss family relationships, peer relationships, and community involvement with emphasis placed on the development of leadership skills.

   c. Pre-employment training will be given such as filling out job application forms, how to dress for an interview, how to present oneself and one's skills in an interview, etc.

   d. Emphasis will be given to the development of positive attitudes and values through community projects and self-help projects such as clean-up days.

   e. Through St. Mary's Hospital, a babysitting clinic will be held to assist the girls in caring for young children.

4. Physical Development Experiences. Objectives are:

   a. The girls will have the opportunity to develop meal planning and cooking skills with emphasis on low-cost nutritious meals.

   b. Teenage sexuality, teenage pregnancy, and drug and alcohol abuse will be discussed. Special presentations will be provided by the Athens Police Department and St. Mary's Hospital.

   c. Basic hygiene and preventative health care will be discussed. St. Mary's Hospital shall provide materials and personnel.

III. Program Beneficiaries

The YWCO agrees that a minimum of ninety percent (90%) of the girls served in Girls Club as a result of this contract shall be Athens City residents and that 75% are from families of low-income status by standards set by the City of Athens. If funds are specifically directed to beneficiaries, the YWCO shall maintain appropriate files, documenting incomes of families served.

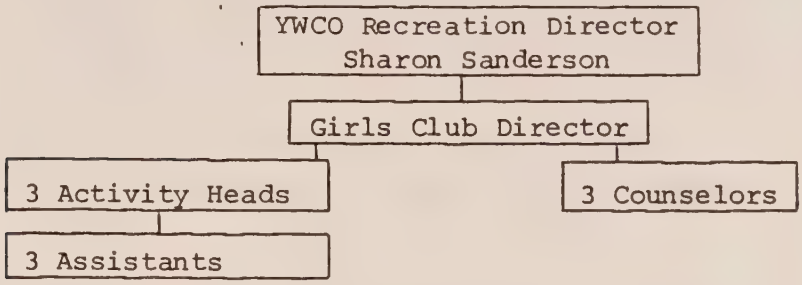
IV. Determination of Eligibility

The YWCO shall prepare a registration form, requesting all required data pertaining to the family's income status, employment record, etc. and shall require verification of such. Only those families meeting the criteria set by the City of Athens standards shall be served from these monies. All other families will receive services provided for with funds from other sources.

V. Organization

The YWCO will provide staff to plan, implement and coordinate each program component. In addition, various community agencies will be asked to assist in each area.

A. Personnel Structure



1. The Recreation Director, Sharon Sanderson, is a full-time, twelve-month YWCO employee who spends 70% of her time June - August working with Girls Club. This person hires, trains and supervises the Girls Club Director, coordiantes the overall program, prepares financial statements, maintains all necessary files and records. Ms. Sanderson is the contact person, phone 548-4287.

2. The Girls Club Director is a part-time position for the duration of the program. She hires, trains and supervises the activity heads, assistants and counselors. She coordinates activities with other YWCO program directors (Aquatics director, for example) and community resource people, coordinates transportation schedules, recruits participants, maintains inventory of supplies, etc.

3. Activity heads are responsible for planning daily activities within their area (sports and recreation, arts and crafts, personal and social growth development), ordering supplies, executing program plans, monitoring progress of participants.

4. Assistants work directly with activity heads assisting in all phases of program implementation.

5. Counselors are primarily assigned to work with behavior problem children, to offer guidance when necessary and to work on a one-to-one basis when the occasion arises. Aside from these programmatic duties, counselors double as van drivers, transporting children to and from the Y, keeping daily transportation records, etc.

B. Volunteer Resources.

1. The YWCO Board of Directors

2. The Athens Junior League

3. The Athens Regional Library

4. Athens Police Department

5. St. Mary's Hospital

6. The University of Georgia Physical Education Department

C. Location of Facilities

The YWCO gymnasium on Hancock Avenue "housed" the Girls Club program from 1976-1983. However, it has been sold and is unavailable for summer '84. We have secured Patti Hilsman Middle School for $800. The YWCO facility on Research Drive will be used for swimming instruction.

D. Other financial resources for this program are still being investigated and applications are being submitted to various agencies. Those that are certain are:

1. The United Way of Northeast Georgia
2. The Athens Clarke County Revenue Sharing
3. YWCO program fees

VI. Reimbursement: The YWCO employs a certified accountant who maintains all YWCO financial records. These are submitted and approved monthly by the YWCO Executive Director, Ms. Jan Wheeler, the YWCO Board of Directors President, Dr. Betty Whitten and the YWCO Board of Directors Treasurer and Chair of Finances, Ms. Carol Williams. It is understood and agreed that the YWCO shall submit all appropriate financial reports to the City of Athens for reimbursement.

A. Deposits can be made directly to the First National Bank of Athens.

B. Travel expenses shall coincide with the City of Athens policies and copies of mileage reports shall be attached to all reimbursement requests.

C. Fidelity Bonding. The YWCO employees are duly bonded, assuring all persons handling and disbursing funds the right and protection to do so. Insurance is with Smith-Boley-Brown.

D. Budget projections and estimations of weekly costs per client are based on an average of 110 children.

1. Personnel - $10,214 ($11.61 weekly cost per client).
2. Consultants and Contract Services - N/A
3. Materials/Supplies - $1,440 (approximately $.33/day per child for 40 days of program activity) = $1.67 weekly cost per client.
4. Travel - $800 (approximately 25 miles/day x 40 days x 4 vehicles at allowable $.20 per mile) = $.91 weekly cost per client.
5. Rental, Lease or Purchase of Equipment - $1,760 (approximate rental cost of 2 vehicles for 8 weeks) = $2.00 weekly cost per client.
6. Rent - $640 ($.72 weekly cost per client).
7. Utilities - $586 (estimated cost for electricity, gas, water and phone for 2 month period) = $.67 weekly cost per client.
8. Other - N/A
9. Total - $15,440 = $17.54 weekly cost per client.
   $5,000 (Jobs Bill Funds) = $5.68 weekly cost per client.
   $10,440 (Non CD Funds) = $11.86 weekly cost per client.

BUDGET

Payment: Payment under this Contract is limited to the below designated project, and total cost, and accordance with the Budget attached hereto and by reference made a part hereof and designated as Exhibit 1.

BUDGET

PROJECT	COMMUNITY DEVELOPMENT	NON-COMMUNITY DEVELOPMENT
002-725	$5,000.00	$13,500.00

It is expressly understood and agreed that in no event shall the total compensation by the City for a specific project exceed the maximum sum allocated.

Payment shall be on a reimbursable basis upon the City's receipt of a report of Combined Cost Control and Statement of Accountability from the Agency. (Forms to be provided).

Budget Revisions: Funds may be shifted between line items of a single project without prior approval as it (the line item or the total) does not exceed ten (10%) per cent of the individual line item or total. However, a Budget Revision Form must still be submitted to the H&CD Department within five (5) working days of such shift. If and when a budget is revised more than once and the cumulative total exceeds 10%, then prior approval is required. Any shifting of funds that exceeds 10% of any line item or total at any time must be approved in advance of obligations utilizing the appropriate Budget Revision Form.

A statement of the justification of budget revisions exceeding 10% must be attached to the Budget Revision Form. The 10% rule applies whether funds are being removed or added to another line item.

Accounting Procedures

Deposits: The Agency shall designate a commercial bank as the depositary for the receipt of funds. The City shall, after assuring itself of the propriety and accuracy of the account, deposit all funds which are made available to the Agency directly into the designated bank account. No advance of funds shall be available to the Agency . The Agency will furnish the City with a statement submitted by the appropriate financial officer stating that he accepts the responsibility for providing financial services adequate to insure the establishment and maintenance of an accounting system with adequate internal control. Advice in setting up adequate records of accounts will be provided by the City.

Allowable Travel: The Agency's expenses charged for travel shall not exceed those allowable under the policies of the City of Athens. Copies of travel policies are available from the City Accounting Department.

Operating Hours and Holidays

Unless otherwise specified and approved in advance by the City, the Agency agrees to maintain regular operating hours in accordance with those of the City's; and to observe only those holidays observed by the City. The City reserves the right to deduct any expenses submitted for reimbursement pertaining to operational cost which are requested for holidays not approved by the City.

The Agency's operating hours and observance of holidays shall be in accordance with the operations schedule attached hereto and by reference made a part hereof and designated as "Exhibit" 2.

Records

The Agency shall maintain such records and accounts, including property, personnel, and financial records, as are deemed necessary by the City and will be retained for three (3) years after the expiration of this Contract. All such records and accounts will be made available for examination by any official representative of the City, HUD or the General Accounting Office.

Fidelity Bonding

Prior to the disbursement of funds to the Agency, the City shall receive a statement from the Agency's Chief Fiscal Officer or Insurer assuring that all persons handling funds received or disbursed under this Contract are covered by Fidelity Insurance in an amount consistent with sound fiscal practice and with the coverage deemed necessary by the City for its own employees. However, in no event shall the amount be less than the Grant supplied by the City. The Fidelity Bond shall be attached hereto and by reference made a part hereof and designated as "Exhibit" 3.

Reimbursement Procedure

Subject to availability of funds from HUD, the City shall make payment under this Contract in accordance with the following method, such payment to be made upon presentation of a requisition for payment and shall indicate the disposition of the amount requested by reference to the categories of expenses as detailed in the respective budget.

The Agency will furnish the City a request for reimbursement indicating the expenditure of City funds for each request period. Reimbursement checks shall be issued on Friday only. In order to receive a check on any Friday, reimbursement forms must be submitted to the Housing and Community Development Department in Triplicate not later than 12:00 noon on the preceding Friday. Forms and instructions will be provided. If the City withholds payment, it shall advise the Agency in writing and specify the actions that must be taken, in case of suspension, as a condition precedent to the re-assumption of payments. The Agency will remit any unexpended balance of payments on the account of the Grant as well as such other portions of such payments previously received as determined by the City to be due the City. The action of the City in accepting any such amount shall not constitute a Waiver of any claim which the City may otherwise have arising out of this Agreement.

Non-Expendable Property

All non-expendable property acquired for the program will revert to the City upon the expiration of this contract unless otherwise provided for, and an up-dated signed copy of this inventory will be provided the H&CD Department as non-expendable property is acquired. No disposition of non-expendable property is permitted without the express written consent of the City of Athens. The Agency shall abide by the policies of the City of Athens in the sale of any non-expendable property which the City approves of selling.

Beneficiaries

The Agency agrees that a minimum of ninety percent (90%) of the citizens served as a result of this contract are City of Athens residents and that at least 75% of all persons served are low and other lower income citizens. The City shall provide the Agency with the appropriate income scale to assist in determining the income status of an individual. The Agency agrees to maintain supporting income documentation on file on each person served and shall make such information available to H&CD officials, HUD, and the General Accounting office upon request.

Public Notices

The Agency shall make available to the public appropriate notices informing the public that the services provided for under this contract are available to the public for the primary purposes of serving very low and other lower income citizens of Athens. The Agency shall also disseminate public notices for any employment opportunities which arise as a result of this agreement. Any literature published or public announcements made as relates to the activities funded by this contract shall have the following clause inserted,"Funding made available for this project by the Community Development Block Grant Program of the City of Athens, an Equal Opportunity Employer". The Agency shall maintain records of such notices and notify the Department of Housing and Community Development of any notices prior to the publication of such notices for review.

Reporting Procedures

The Agency shall be responsible for submitting monthly and quarterly programmatic reports as described below. Failure to submit said reports may delay any reimbursement requests submitted by the Agency.

A. Monthly Reports: The Agency shall submit a monthly report not later than the close of business the last Monday of each month. Information relative to the form and content of the report shall be provided by the City.

B. Quarterly Reports: The Agency shall submit quarterly reports according to the schedule attached hereto and designated as "Exhibit 4". The form and content of the quarterly reports shall be in the format of HUD's Annual Grantee Performance Report (GPR) which will be supplied by the City.

Monitoring

The City shall monitor the Agency regularly on a quarterly basis to verify eligible beneficiaries, income requirements, employment practices, and other related aspects of the contract. The Agency shall be notified at least seven (7) working days prior to a monitoring visit. The City may from time to time schedule monitoring visits to provide technical assistance and discuss other problems and needs. All program records must be maintained at a location as identified by the Agency and made known to the City prior to entering into contract. All records must be made available to the City and HUD for review.

Assignment of Contract

None of the work or services covered by this Contract shall be sub-contracted without the prior written approval of the City. Any work or services sub-contracted hereunder shall be specified by written contract or agreement and shall be subject to each provision of this Contract.

Commencement of Services

The services of the Agency are to commence as soon as practicable after the execution of this Contract and shall be undertaken and completed in such sequence as to assure the expenditious completion in light of the purposes of this Contract, but in any event all of the services hereunder shall be completed on or before June 30, 19 84.

Contract Amendments

The City may, from time to time, request changes in the Scope of Services of the Agency to be performed hereunder. Such changes, including any increase or decrease in the amount of the Agency's compensation, which are mutually agreed upon by and between the City and the Agency, shall be incorporated in written amendments to this Contract.

Indemnification

The Agency shall indemnify and hold harmless the City of Athens for any claims whatsoever arising out of any accidents, personal injury, or damage to property received as a result of the agency's implementation of any of the programs or activities of this contract.

Termination of Contract

If through any cause, the Agency shall fail to fulfill in a timely and proper manner its obligations under this Contract, or if the Agency shall voilate any of the convenants, agreements, or stipulations of this Contract, or if the Grant from HUD under which this Contract is made is terminated by HUD, the City shall thereupon have the right to terminate this contract by giving notice to the agency of such termination and specifying the effective date thereof. In the event of termination, all property and finished or unfinished documents, data, studies, and reports purchased or prepared by the Agency under this Contract shall, at the option of the City, become its property and the Agency shall be entitled to compensation for any reimbursable expenses necessarily incurred in satisfactory performance of this Contract.

Certifications

The Agency hereby assures and certifies that it will comply with the regulations, policies, guidelines and requirements with respect to the acceptance and use of Federal funds for this federally-assisted program. Also the Agency gives assurances and certifies with respect to the grant that:

A. It has assigned and designated an official representative of the Agency to execute the Contract, all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the Agency to act in connection with the Contract and to provide such additional information as may be required.

B. It has developed its Scope of Services so as to gove maximum feasible priority to activities which benefit low-and moderate-income families or aid in the prevention or elimination of slums or blight;

C. It has authorized and consents on behalf of the Agency and himself/herself to accept the jurisdiction of the Federal courts for the purpose of enforcement of his/her responsibilities as such an official;

D. The contract will be conducted and administered in compliance with:

1. Title VI of the Civil Rights Act of 1964 (Pub.L. 880352) and implementing regulations issued at 24 CFR Part 1;

2. Title VIII of the Civil Rights Act of 1968 (Pub.L. 90-284), as amended; and that the Agency will administer all programs and activities related to housing and community development in a manner to affirmatively further fair housing;

3. Section 109 of the Housing and Community Development Act of 1974, as amended; and the regulations issued pursuant thereto;

4. Section 3 of the Housing and Urban Development Act of 1968, as amended; and further described in the Section 3 Affirmative Action Plan attached hereto and designated as "Exhibit 5";

5. Executive Order 11246, as amended by Executive Orders 11375 and 12086, and implementing regulations issues at 41 CFR Chapter 60;

6. The Age Discrimination Act of 1975 (Pub.L. 94-135), as amended; and implementing regulations when published for effect;

7. The regulations, policies, guidelines, and requirements of OMB Circular Nos. A-102, Revised, A-87, A-110 and A-122 as they relate to the acceptance and use of Federal funds under this federally-assisted program;

E. It will give the City of Athens, HUD and the Comptroller General or any authorized representatives access to and the right to examine all records, books, papers, or documents related to the grant;

F. It will comply with the Section 3 clause of the Housing and Urban Development Act of 1978, more specifically identified as follows:

1. The work to be performed under this contract is on a project assisted under a program providing direct Federal financial assistance from the Department of Housing and Urban Development and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given lower income residents of the project area and contracts for work in connection with the project be awarded to business concerns which are located in, or owned in substantial part by persons residing in the area of the project.

2. The parties to this contract will comply with the provisions of said Section 3 and the regulations issued pursuant thereto by the Secretary of Housing and Urban Development set forth in 24 CFR Part 135, and all applicable rules and orders of the Department issued thereunder prior to the execution of this contract. The parties to this contract certify and agree that they are under no contractual or other disability which would prevent them from complying with these requirements.

3. The Agency will send to each labor organization or representative of workers with which he has a collective bargain-agreement or other contract or understanding, if any, a notice advising the said labor organization or workers representative of his commitments under this Section 3 clause and shall post copies of the notice in conspicuous places available to employees and applicants for employment or training.

4. The Agency will include this Section 3 clause in every subcontract for work in connection with the project and will, at the direction of the applicant for or recipient of Federal financial assistance, take appropriate action pursuant to the subcontract upon a finding that the sub-contractor is in violation of regulations issued by the Secretary of Housing and Urban Development, 24 CFR Part 135. The Agency will not subcontract with any subcontractor where it has notice or knowledge that the latter has been found in violation of regulations under 24 CFR Part 135 and will not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with the requirements of these regulations.

5. Compliance with the provisions of Section 3, the regulations set forth in 24 CFR Part 135, and all applicable rules and orders of the Department issued thereunder prior to the execution of the contract, shall be a condition of the Federal financial assistance provided to the project, binding upon the applicant or recipient for such assistance, its successors and assigns. Failure

to fulfill these requirements shall subject the applicant or recipient, its contractors and sub-contractors, its successors and assigns to those sanctions specified by the grant or loan agreement or contract through which Federal assistance is provided, and to such sanctions as are specified by 24 CFR Part 135.

F. The Agency warrants that no person or selling agency or other organization has been employed or retained to solicit or secure this Contract upon an Agreement of Understanding for a commission, percentage, brokerage or contingent fee. For breach of violation of this warranty, the City shall have the right to annul this contract without liability or, at its discretion, to deduct from the compensation, or otherwise recover, the full amount of commission, percentage, brokerage or contingent fee.

H. That no member, officer or employee of the Grantee, or its designees or agents, no member of the governing body of the locality in which the program is situated, and no other public official of such locality or localities who exercises any functions or responsibilities with respect to the program during his/her tenure or for one year thereafter, shall have any interest, direct or indirect, in any contract or subcontract, or the process thereof, for work to be performed in connection with the program assisted under the Grant.

Supplemental Certification and Agreement

The Agency agrees to give priority consideration, in cases of employment and/or training opportunities, to lower and other lower income residents of the City of Athens referred by the Georgia State Department of Labor. The Agency further agrees as follows:

1. That the funds provided for under this contract will be obligated and disbursed as rapidly as possible so as to quickly assist the unemployed and the needy;
2. That the funds will be utilized in areas where unemployment is highest and has been high for the longest period of time and for authorized purposes which have the greatest immediate employment impact;
3. That the funds will be utilized to maximize immediate creation of new employment opportunities to individuals who were unemployed at least 15 of the 26 weeks prior to March 24, 1983; and
4. That special consideration will be given to the employment of monorities and women in an effort to provide jobs in proportion to their presence among the total group of unemployed persons in Athens.
5. The Agency shall be responsible for documentation and verification of the above.

BY: Young Women's Christian Organization
Name of Agency

Signature of Authorized Agent

10/25/83
Date

The Agency shall comply with all applicable laws, ordinances and codes of the State and local governments.

IN WITNESS WHEREOF, the City and Agency have executed this Agreement as of the date first above written.

AGENCY:

Young Women's Christian Organization
Name of Agency

BY: _____
Authorized Agent

CITY OF ATHENS:

BY: _____ (SEAL)
Mayor

BY: _____
Johnny Fowler (ATTEST)

BY: _____
City Attorney (AS TO FORM)

BY: _____
Community Development Department

B U D G E T F O R M

FISCAL YEAR 1984 PROGRAM FUNDS Jobs Bill

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

CITY OF ATHENS

SUBMIT IN TRIPLICATE!

Operating Period: (From) June 18, 1984 (To) August 30, 1984

Title of Activity: Girls Club

Operating Agency: Young Women's Christian Organization

Address: 562 Research Drive, Athens, Georgia 30605

Contact Person: Sharon Sanderson, Recreation Director

Cost Category	Total Budget	CD Share	Non-CD Share	Source of Non-CD Share
1) Personnel	$10,214	$3,300	$6,914	Clarke County Revenue Sharing
2) Consultants and Contract Services	N/A	N/A	N/A	N/A
3) Materials/ Supplies	1,440	468	972	Clarke County Revenue Sharing
4) Travel	800	260	540	
5) Rental, Lease or Purchase Equipment	1,760	573	1,187	Clarke County Revenue Sharing
6) Rent	640	208	432	
7) Utilities	586	191	395	
8) Other (Specify)	N/A	N/A	N/A	N/A
9) Total	$15,440	$5,000	$10,440	

Submitted By: Sharon Sanderson Date: Oct. 21, 1983
Signature of Agency Official

Approved By: Steven M Martin Date:
Signature of Community Development Official

SM.WC COMPREHENSIVE CRIME COVERAGE)DORSEMENT
SECTION III — CRIME COVERAGE

This endorsement shall be attached to Policy No.
of the Insurance Company.
(herein called Company)

The Insuring Agreements, General Agreements, Conditions and Limitations and other terms of this endorsement shall apply only as specified herein and none of the provisions, stipulations and other terms of the policy to which this endorsement is attached shall apply to insurance hereunder unless so specified.

DECLARATIONS

Item 1. Effective Period: from 12:01 a.m. to 12:01 a.m. on the
(Month, Day, Year)
effective date of the cancellation or termination of the policy to which this endorsement is attached, standard time at the location of designated premises shown in the policy to which this endorsement is attached as to each of said dates, unless this endorsement is canceled or terminated as hereinafter provided or in any other manner.

Item 2. **Table of Limits of Liability**

Insuring Agreement IA	Employee Dishonesty (Commercial Blanket) Coverage	$	10,000.
Insuring Agreement IB	Employee Dishonesty (Blanket Position) Coverage	$	N/A
Insuring Agreement II	Loss Inside the Premises Coverage	$	N/A
Insuring Agreement III	Loss Outside the Premises Coverage	$	N/A
Insuring Agreement IV	Money Orders and Counterfeit Paper Currency Coverage	$	N/A
Insuring Agreement V	Depositors Forgery Coverage	$	N/A
If added by endorsement: Insuring Agreement		$	N/A

Item 3. The liability of the Company is subject to the terms of the following endorsements attached hereto:

Item 4. The Insured by the acceptance of this endorsement gives notice to the Company terminating or cancelling prior bond(s) or policy(ies) No.(s) such termination or cancellation to be effective as of the time this endorsement becomes effective.

The Company, in consideration of the payment of the premium, and subject to the Declarations made a part hereof, the General Agreements, Conditions and Limitations and other terms of this endorsement, agrees with the Insured, in accordance with such of the Insuring Agreements hereof as are specifically designated by the insertion of an amount of insurance in the Table of Limits of Liability of this endorsement, to pay the Insured for:

INSURING AGREEMENTS

EMPLOYEE DISHONESTY COMMERCIAL BLANKET COVERAGE

IA. Loss of Money, Securities and other property which the Insured shall sustain, to an amount not exceeding in the aggregate the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IA, resulting directly from one or more fraudulent or dishonest acts committeed by an Employee, acting alone or in collusion with others.

Dishonest or fraudulent acts as used in this Insuring Agreement shall mean only dishonest or fraudulent acts committed by such Employee with the manifest intent:

(a) to cause the Insured to sustain such loss; and

(b) to obtain financial benefit for the Employee, or for any other person or organization intended by the Employee to receive such benefit, other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment.

EMPLOYEE DISHONESTY BLANKET POSITION COVERAGE

IB. Loss of Money, Securities and other property which the Insured shall sustain resulting directly from one or more fraudulent or dishonest acts committed by an Employee, acting alone or in collusion with others, the amount of insurance on each of the Employees being the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IB.

Dishonest or fraudulent acts as used in this Insuring Agreement shall mean only dishonest or fraudulent acts committed by such Employee with the manifest intent:

(a) to cause the Insured to sustain such loss; and

(b) to obtain financial benefit for the Employee, or for any other person or organization intended by the Employee to receive such benefit, other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment.

LOSS INSIDE THE PREMISES COVERAGE

II. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof within the Premises or within any Banking Premises or similar recognized places of safe deposit.

Loss of (a) other property by Safe Burglary or Robbery within the Premises or attempt thereat, and (b) a locked cash drawer, cash box or cash register by felonious entry into such container within the Premises or attempt thereat or by felonious abstraction of such container from within the Premises or attempt thereat.

Damage to the Premises by such Safe Burglary, Robbery or felonious abstraction, or by following burglarious entry into the Premises or attempt threat, provided with respect to damage to the Premises the insured is the owner thereof or is liable for such damage.

LOSS OUTSIDE THE PREMISES COVERAGE

III. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof outside the Premises while being conveyed by a Messenger or any armored motor vehicle company, or while within the living quarters in the home of any Messenger.

Loss of other property by Robbery or attempt thereat outside the Premises while being conveyed by a Messenger or any armored motor vehicle company, or by theft while within the living quarters in the home of any Messenger.

MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY COVERAGE

IV. Loss due to the acceptance in good faith, in exchange for merchandise, money or services, of any post office or express money order, issued or purporting to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit United States or Canadian paper currency.

DEPOSITORS FORGERY COVERAGE

V. Loss which the Insured or any bank which is included in the Insured's proof of loss and in which the Insured carries a checking or savings account, as their respective interests may appear, shall sustain through forgery or alteration of, on or in any check, draft, promissory note, bill of exchange, or similar written promise, order or direction to pay a sum certain in money, made or drawn by or drawn upon the Insured, or made or drawn by one acting as agent of the Insured, or purporting to have been made or drawn as hereinbefore set forth, including

(a) any check or draft made or drawn in the name of the Insured, payable to a fictitious payee and endorsed in the name of such fictitious payee;

(b) any check or draft procured in a face to face transaction with the Insured, or with one acting as agent of the Insured, by anyone impersonating another and made or drawn payable to the one so impersonated and endorsed by anyone other than the one so impersonated; and

(c) any payroll check, payroll draft or payroll order made or drawn by the Insured, payable to bearer as well as to a named payee and endorsed by anyone other than the named payee without authority from such payee:

whether or not any endorsement mentioned in (a), (b) or (c) be a forgery within the law of the place controlling the construction thereof.

Mechanically reproduced facsimile signatures are treated the same as handwritten signatures.

The Insured shall be entitled to priority of payment over loss sustained by any bank aforesaid. Loss under this Insuring Agreement, whether sustained by the Insured or such bank, shall be paid directly to the Insured in its own name, except in cases where such bank shall have already fully reimbursed the Insured for such loss. The liability of the Company to such bank for such loss shall be a [illegible] and not in addition to the amount of insurance applicable to the Insured's office to which such loss would have been allocated had such loss been sustained by the Insured.

If the Insured or such bank shall refuse to pay any of the foregoing instruments made or drawn as hereinbefore set forth, alleging that such instruments are forged or altered, and such refusal shall result in suit being brought against the Insured or such bank to enforce such payment and the Company shall give its written consent to the defense of such suit, then any reasonable attorneys' fees, court costs, or similar legal expenses incurred and paid by the Insured or such bank in such defense shall be construed to be a loss under this Insuring Agreement and the liability of the Company for such loss shall be in addition to any other liability under this Insuring Agreement.

GENERAL AGREEMENTS

CONSOLIDATION-MERGER

A. If, through consolidation or merger with, or purchase of assets of, some other concern, any persons shall become Employees, the insurance afforded by this endorsement shall also apply as respects such Employees, provided the Insured shall give the Company written notice thereof within thirty days thereafter and shall pay the Company an additional premium computed pro rata from the date of such consolidation, merger or purchase to the end of the current premium period.

JOINT INSURED

B. If more than one Insured is covered under this endorsement, the Insured first named shall act for itself and for every other Insured for all purposes of this endorsement. Knowledge possessed or discovery made by any Insured or by any partner or officer thereof shall, for the purposes of Sections 7, 8 and 15, constitute knowledge possessed or discovery made by every Insured. Cancellation of the insurance hereunder as respects any Employee as provided in Section 15 shall apply to every Insured. If, prior to the cancellation or termination of this endorsement, this endorsement or any Insuring Agreement hereof is canceled or terminated as to any Insured, there shall be no liability for any loss sustained by such Insured unless discovered within one year from the date of such cancellation or termination, or as respects Insuring Agreement IB, within two years therefrom. Payment by the Company to the Insured first named of any loss under this endorsement shall fully release the Company on account of such loss. If the Insured first named ceases for any reason to be covered under this endorsement, then the Insured next named shall thereafter be considered as the Insured first named for all purposes of this endorsement.

LOSS UNDER PRIOR BOND OR POLICY

C. If the coverage of an Insuring Agreement of this endorsement other than Insuring Agreement V, is substituted for any prior bond or policy of insurance carried by the Insured or by any predecessor in interest of the Insured, which prior bond or policy is terminated, canceled or allowed to expire as of the time of such substitution, the Company agrees that such Insuring Agreement applies to loss which is discovered as provided in Section 1 of the Conditions and Limitations and which would have been recoverable by the Insured or such predecessor under such prior bond or policy except for the fact that the time within which to discover loss thereunder had expired; provided:

(1) the insurance under this General Agreement C shall be a part of and not in addition to the amount of insurance afforded by the applicable Insuring Agreement of this endorsement;

(2) such loss would have been covered under such Insuring Agreement had such Insuring Agreement with its agreements, conditions and limitations as of the time of such substitution been in force when the acts or events causing such loss were committed or occurred; and

(3) recovery under such Insuring Agreement on Account of such loss shall in no event exceed the amount which would have been recoverable under such Insuring Agreement in the amount for which it is written as of the time of such substitution, had such Insuring Agreement been in force when such acts or events were committed or occurred, or the amount which would have been recoverable under such prior bond or policy had such prior bond or policy continued in force until the discovery of such loss, if the latter amount be smaller.

Insuring Agreement V shall also cover loss sustained by the Insured at any time before the termination or cancellation of Insuring Agreement V, which would have been recoverable under the coverage of some similar form of forgery insurance (exclusive of fidelity insurance) carried by the Insured or any predecessor in interest of the Insured, had such prior forgery insurance given all of the coverage afforded under Insuring Agreement V; provided, with respect to loss covered by this paragraph:

(a) the coverage of Insuring Agreement V is substituted on or after the date hereof for such prior forgery coverage and the Insured or such predecessor, as the case may be, carried such prior forgery coverage on the office at which such loss was sustained continuously from the time such loss was sustained to the date the coverage of Insuring Agreement V was substituted therefor;

(b) at the time of discovery of such loss, the period for discovery of loss under all such prior forgery insurance has expired; and

(c) if the amount of insurance carried under Insuring Agreement V applicable to the office at which such loss is sustained is larger than the amount applicable to such office under such prior forgery insurance, and in force at the time such loss is sustained, then liability hereunder for such loss shall not exceed the smaller amount.

THE FOREGOING INSURING AGREEMENTS AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

EFFECTIVE PERIOD, TERRITORY, DISCOVERY

Section 1. Loss is covered under Insuring Agreement IB of this endorsement only if discovered not later than two years from the end of the Effective Period of this endorsement. Except under Insuring Agreement IB, loss is covered under this endorsement only if discovered not later than one year from the end of such Effective Period.

Subject to General Agreement C:

(a) this endorsement, except under Insuring Agreement IA, IB and V, applies only to loss which occurs during the Effective Period of this endorsement within any of the States of the United States of America, the District of Columbia, Virgin Islands, Puerto Rico, Canal Zone or Canada;

(b) Insuring Agreements IA and IB apply only to loss sustained by the Insured through fraudulent or dishonest acts committed during the Effective Period of this endorsement by any of the Employees engaged in the regular service of the Insured within the territory designated above or while such Employees are elsewhere for a limited period;

(c) Insuring Agreement V applies only to loss sustained during the Effective Period of this endorsement.

EXCLUSIONS

Section 2. This endorsement does not apply:

(a) to loss due to any fraudulent, dishonest or criminal act by any Insured or a partner therein, whether acting alone or in collusion with others;

(b) under Insuring Agreement IA or IB, to loss, or to that part of any loss, as the case may be, the proof of which, either as to its factual existence or as to its amount, is dependent upon an inventory computation or a profit and loss computation;

(c) under Insuring Agreements II and III, to loss due to any fraudulent, dishonest or criminal act by an Employee, director, trustee or authorized representative of any Insured, while working or otherwise and whether acting alone or in collusion with others; provided, this Exclusion does not apply to Safe Burglary or Robbery or attempt thereat;

(d) under Insuring Agreements II and III, to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(e) under Insuring Agreements II and III, to loss (1) due to the giving or surrendering of Money or Securities in any exchange or purchase; (2) due to accounting or arithmetical errors or omissions; or (3) of manuscripts, books of account or records;

(f) under Insuring Agreement II, to loss of Money contained in coin operated amusement devices or vending machines, unless the amount of Money deposited within the device or machine is recorded by a continuous recording instrument therein;

(g) under Insuring Agreement III, to loss of insured property while in the custody of any armored motor vehicle company, unless such loss is in excess of the amount recovered or received by the Insured under (1) the Insured's contract with said armored motor vehicle company, (2) insurance carried by said armored motor vehicle company for the benefit of users of its service, and (3) all other insurance and indemnity in force in whatsoever form carried by or for the benefit of users of said armored motor vehicle company's service, and then this endorsement shall cover only such excess;

(h) under Insuring Agreement II, to loss, other than to money, securities, a safe or vault, by fire whether or not such fire is caused by, contributed to by, or arises out of the occurrence of a hazard insured against;

(i) under Insuring Agreements II and III, to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;

(j) to and the Company is not liable for:

(i) Potential income, including but not limited to interest and dividends, not realized by the Insured because of a loss covered under this Policy.

(ii) All damages of any type for which the Insured is legally liable, except direct compensatory damages arising from a loss covered under this Policy.

(iii) All costs, fees and other expenses incurred by the Insured in establishing the existence of or the amount of loss covered under this Policy.

(iv) Liability of the Insured under contracts or purported contracts of insurance, indemnity or suretyship, except (1) loss resulting directly from the fraudulent or dishonest acts of an Employee which create a liability for the return of unearned premiums upon cancellation of such contracts, or (2) loss resulting directly from the fraudulent or dishonest acts of an Employee in adjusting or paying fictitious or fraudulent claims asserted under valid contracts of insurance, indemnity or suretyship; or

(v) Liability of the insured because an inspection, title search, survey or report was made, not made or improperly made;

(k) to the defense of any legal proceeding brought against the insured, or to fees, costs or expenses incured or paid by the insured in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss to the insured covered by this policy;

(l) to loss due to the surrender of Money, Securities or other property away from the premises as a result of a threat to do (1) bodily harm to any person, or (2) damage to the Premises or property owned by the insured or held by the insured in any capacity; provided, however, these exclusions do not apply:

(i) to Insuring Agreement IA or IB if coverage is afforded thereunder, or

(ii) under Insuring Agreement III if coverage is afforded thereunder, to loss of Money, Securities or other property while being conveyed by a Messenger when there was no knowledge by the insured of any such threat at the time the conveyance was initiated.

DEFINITIONS

Section 3. The following terms, as used in this endorsement, shall have the respective meanings stated in this Section:

"Money" means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.

"Securities" means all negotiable and non-negotiable instruments or contracts representing either Money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include Money.

"Employee" means any natural person (except a director or trustee of the Insured, if a corporation, who is not also an officer or employee thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's business during the Effective Period of this endorsement and whom the Insured compensates by salary, wages or commissions and has the right to govern and direct in the performance of such service, but does not mean any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character. As applied to loss under Insuring Agreement IA or IB the above words "while in the regular service of the Insured" shall include the first 30 days thereafter; subject, however, to Section 15 or 16.

"Premises" means the interior of that portion of any building which is occupied by the Insured in conducting its business.

"Banking Premises" means the interior of that portion of any building which is occupied by a banking institution in conducting its business.

"Messenger" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property outside the Premises.

"Custodian" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property within the Premises, excluding any person while acting as a watchman, porter or janitor.

"Robbery" means the taking of insured property (1) by violence inflicted upon a Messenger or a Custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by a partner or Employee of the Insured; (4) from the person or direct care and custody of a Messenger or Custodian who has been killed or rendered unconscious; or (5) under Insuring Agreement II, (a) from within the Premises by means of compelling a Messenger or Custodian by violence or threat of violence while outside the Premises to admit a person into the Premises or to furnish him with means of ingress into the Premises, or (b) from a showcase or show window within the Premises while regularly open for business, by a person who has broken the glass thereof from outside the Premises.

"Safe Burglary" means (1) the felonious abstraction of insured property from within a vault or safe, the door of which is equipped with a combination lock, located within the Premises by a person making a felonious entry into such vault or such safe and any vault containing the safe, when all doors thereof are duly closed and locked by all combination locks thereon, provided such entry shall be made by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (a) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (b) the top, bottom or walls of such vault or such safe and any vault containing the safe through which entry is made, if not made through such doors, or (2) the felonious abstraction of such safe from within the Premises.

"Loss", except under Insuring Agreements IA, IB and V, includes damage.

LOSS CAUSED BY UNIDENTIFIABLE EMPLOYEE

Section 4. If a loss is alleged to have been caused by the fraud or dishonesty of any one or more of the Employees covered under Insuring Agreement IA or IB, as the case may be, and the Insured shall be unable to designate the specific Employee or Employees causing such loss, the Insured shall nevertheless have the benefit of such applicable Insuring Agreement subject to the provisions of Section 2 (b) of this endorsement provided that the evidence submitted reasonably proves that the loss was in fact due to the fraud or dishonesty of one or more of the said Employees, and provided, further, that the aggregate liability of the Company for any such loss shall not exceed the Limit of Liability applicable to such Insuring Agreement.

OWNERSHIP OF PROPERTY; INTERESTS COVERED

Section 5. The insured property may be owned by the Insured, or held by the Insured in any capacity whether or not the Insured is liable for the loss thereof, or may be property as respects which the Insured is legally liable; provided, Insuring Agreements II, III and IV apply only to the interest of the Insured in such property, including the Insured's liability to others, and do not apply to the interest of any other person or organization in any of said property unless included in the Insured's proof of loss, in which event the third paragraph of Section 8 is applicable to them.

BOOKS AND RECORDS

Section 6. The Insured shall keep records of all the insured property in such manner that the Company can accurately determine therefrom the amount of loss.

PRIOR FRAUD OR DISHONESTY OR CANCELLATION

Section 7. The coverage of Insuring Agreement IA or IB shall not apply to any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any fraudulent or dishonest act in the service of the Insured or otherwise, whether such act be committed before or after the date of employment by the Insured.

If, prior to the issuance of this endorsement, any fidelity insurance in favor of the Insured or any predecessor in interest of the Insured and covering one or more of the Insured's Employees shall have been canceled as to any of such Employees by reason of the giving of written notice of cancellation by the insurer issuing such fidelity insurance whether the Company or not, and if such Employees shall not have been reinstated under the coverage of said fidelity insurance or superseding fidelity insurance, the Company shall not be liable on account of such Employees unless the Company shall agree in writing to include such Employees within the coverage of Insuring Agreement IA or IB, as the case may be.

LOSS; NOTICE; PROOF; ACTION AGAINST COMPANY

Section 8. Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the Insured shall: (a) give notice thereof as soon as practicable to the Company or any of its authorized agents and, except under Insuring Agreements IA or IB, and V, also to the police if the loss is due to a violation of law; (b) file detailed proof of loss, duly sworn to, with the Company within four months after the discovery of loss.

Proof of loss under Insuring Agreement V shall include the instrument which is the basis of claim for such loss, or if it shall be impossible to file such instrument, the affidavit of the Insured or the Insured's bank of deposit setting forth the amount and cause of loss shall be accepted in lieu thereof.

Upon the Company's request, the Insured shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto.

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this endorsement nor until ninety days after the required proofs of loss have been filed with the Company, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this endorsement the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

VALUATION; PAYMENT; REPLACEMENT

Section 9. In no event shall the Company be liable as respects Securities for more than the actual cash value thereof at the close of business on the business day next preceding the day on which the loss was discovered, nor as respects other property for more than the acutal cash value thereof at the time of loss; provided, however, the actual cash value of such other property held by the Insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the Insured when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The Company may, with the consent of the Insured, settle any claim for loss of property with the owner thereof. Any property for which the Company has made indemnification shall become the property of the Company.

In case of damage to the Premises or loss of property other than Securities, the Company shall not be liable for more than the actual cash value of such property, or for more than the actual cost of repairing such Premises or property or of replacing same with property or material of like quality and value. The Company may, at its election, pay such actual cash value, or make such repairs or replacements. If the Company

and the Insured cannot agree upon such cash value or such cost of repairs or replacements, such cash value or such cost shall be determined by arbitration.

RECOVERIES

Section 10. If the Insured shall sustain any loss covered by this endorsement which exceeds the applicable amount of insurance hereunder, the Insured shall be entitled to all recoveries (except from suretyship, insurance, reinsurance, security or indemnity taken by or for the benefit of the Company) by whomsoever made, on account of such loss under this endorsement until fully reimbursed, less the actual cost of effecting the same; and any remainder shall be applied to the reimbursement of the Company.

LIMITS OF LIABILITY

Section 11. Payment of loss under Insuring Agreement IA, IB or V shall not reduce the Company's liability for other losses under the applicable Insuring Agreement whenever sustained. The Company's total liability (a) under Insuring Agreement IA for all loss caused by any Employee or in which such Employees is concerned or implicated, (b) under Insuring Agreement IB as to each Employee or (c) under Insuring Agreement V for all loss by forgery or alteration committed by any person or in which such person is concerned or implicated, whether such forgery or alteration involves one or more instruments, is limited to the applicable amount of insurance specified in the Table of Limits of Liability or endorsement amendatory thereto. The liability of the Company for loss sustained by any or all of the Insured shall not exceed the amount for which the Company would be liable had all such loss been sustained by any one of the Insured.

Except under Insuring Agreements IA, IB and V the applicable limit of liability stated in the Table of Limits of Liability of this endorsement is the total limit of the Company's liability with respect to all loss of property of one or more persons or organizations arising out of any one occurrence. All loss incidental to an actual or attempted fraudulent, dishonest or criminal act or series of related acts at the Premises, whether committed by one or more persons, shall be deemed to arise out of one occurrence.

Regardless of the number of years this endorsement shall continue in force and the number of premiums which shall be payable or paid, the limit of the Company's liability as specified in the Table of Limits of Liability of this endorsement shall not be cumulative year to year or period to period.

LIMIT OF LIABILITY UNDER THIS ENDORSEMENT AND PRIOR INSURANCE

Section 12. This Section shall apply only to Insuring Agreements IA, IB and V.

With respect to loss caused by any person (whether one of the Employees or not) or in which such person is concerned or implicated or which is chargeable to any Employee as provided in Section 4 and which occurs partly during the Effective Period of this endorsement and partly during the period of other bonds or policies issued by the Company to the Insured or to any predecessor in interest of the Insured and terminated or canceled or allowed to expire and in which the period for discovery has not expired at the time any such loss thereunder is discovered, the total liability of the Company under this endorsement and under such other bonds or policies shall not exceed, in the aggregate, the amount carried under the applicable Insuring Agreement of this endorsement on such loss or the amount available to the Insured under such other bonds or policies, as limited by the terms and conditions thereof, for any such loss, if the latter amount be the larger.

OTHER INSURANCE

Section 13. If there is available to the Insured any other insurance or indemnity covering any loss covered by Insuring Agreement IA, IB or V the Company shall be liable hereunder only for that part of such loss which is in excess of the amount recoverable or recovered from such other insurance or indemnity, except that if such other insurance or indemnity is a bond or policy of fidelity insurance, any loss covered by both such fidelity insurance and Insuring Agreement V shall first be paid under Insuring Agreement V. Any loss covered under both Insuring Agreements IA and IB and also under Insuring Agreement V shall be first paid under Insuring Agreement V and the excess, if any, shall be paid under Insuring Agreement IA or IB, as the case may be. The Company waives any right of contribution which it may have against any forgery insurance carried by any depository bank which is indemnified under Insuring Agreement V.

Under any other Insuring Agreement, if there is any other valid and collectible insurance which would apply in the absence of such Insuring Agreement, the Insurance under this endorsement shall apply only as excess insurance over such other insurance; provided, the insurance shall not apply (a) to property which is separately described and enumerated and specifically insured in whole or in part by any other insurance; or (b) to property otherwise insured unless such property is owned by the Insured.

SUBROGATION

Section 14. Paragraph (a) of the Subrogation condition found in the Policy Conditions and Definitions Form applies.

CANCELLATION AS TO ANY EMPLOYEE

Section 15. Insuring Agreements 1A or 1B shall be deemed cancelled as to any Employee: (a) immediately upon discovery by the Insured, or by any partner or officer thereof not in collusion with such Employee, of any fraudulent or dishonest act on the part of such Employee; or (b) at noon, standard time as aforesaid, upon the effective date specified in a written notice mailed to the Insured. Such date shall be not less than ten days after the date of mailing. The mailing by the Company of notice as aforesaid to the Insured at the mailing address shown in the policy to which this endorsement is attached shall be sufficient proof of notice. Delivery of such written notice by the Company shall be equivalent to mailing.

CANCELLATION OF ENDORSEMENT OR INSURING AGREEMENT

Section 16. This endorsement or any Insuring Agreement thereof may be cancelled by the Insured by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This endorsement or any such Insuring Agreement may be cancelled by the Company by mailing to the Insured at the mailing address shown in this policy to which this endorsement is attached written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the Effective Period of this endorsement for any affected Insuring Agreement. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

If the Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

NO BENEFIT TO BAILEE

Section 17. This Section shall apply only to Insuring Agreements II and III.

The No Benefit to Bailee condition found in the Policy Conditions Applicable to Section I apply.

ASSIGNMENT

Section 18. The Assignment condition found in the Policy General Conditions applies.

CHANGES

Section 19. The Waiver or Change of Provisions condition found in the Policy General Conditions applies.

This Endorsement must be attached to Change Endorsement when issued after the Policy is written.

WCQ

Quarterly Report Schedule

Due Dates

1. October 6, 1983
2. January 10, 1984
3. April 10, 1984
4. July 10, 1984

NOTE: All reports are due before the close of business on the above dates

YWCO AFFIRMATIVE ACTION PLAN

SEPTEMBER, 1983

The YWCO Girls Club program shall implement the following Affirmative Action/Section 3 Plan, governed by and pursuant to Section 3 of the Housing and Urban Development Act of 1968.

I. Equal Employment Opportunity.

The YWCO Girls Club program shall not discriminate because of race, color, religion, sex or national origin.

II. Section 3 Policy.

The YWCO utilization goals of lower income residents and businesses of the city of Athens Section 3 shall be as follows:

A. The YWCO shall provide specific opportunities to train and employ Athens residents as outlined under "recruitment" and "beneficiary" clauses.

B. The Athens YWCO shall make a good faith effort to negotiate contracts for leasing transportation vehicles June-August, 1984, from locally owned residents of the city of Athens.

III. Administration of Plan.

A. The YWCO Board of Directors President, Dr. Betty Whitten, shall serve as Equal Opportunity/Section 3 Plan coordinator.

B. A copy of the YWCO Affirmative Action Section 3 Plan shall be posted on all bulletin boards.

C. Pertinent employee records, such as employment history, salaries, etc shall be maintained verifying compliance with Section 3.

IV. Beneficiary.

The YWCO shall provide services to 110 residents of the city of Athens of which 75% shall be very low income residents (50% of median) and 25% low income residents (80% of median).

V. Recruitment of applicants for services from the Section 3 Area.

The YWCO shall recruit 110 girls ages 6-14 from the city of Athens, 75% lower income residents and 25% others by advertising all services available through the use of local newspapers, radio stations and public service agencies located in the city of Athens. The Girls Club program shall also receive referrals made by the Clarke County School System and the Department of Family and Child Services.

VI. Recruitment of lower income residents of the Section 3 Area for Employment Purposes.

A. The YWCO shall recruit one Girls Club Director, three activity heads, three assistants and three counselors by advertising all available positions at program sites and city of Athens Public Services Program providing services to lower income residents of the city of Athens.

The YWCO is an Equal Opportunity Employer. In filling vacancies for Girls Club, these positions shall be advertised in local newspapers; candidates interviewed and hired on the basis of qualifications.

B. The YWCO shall maintain use of appropriate existing staff members; i.e., YWCO Recreation Director, Maintenance Supervisor, Janitor, Bookkeeper, Secretary, Aquatics Director, Dance Director, Lifeguards and Swim Instructors.

VII. Grievance Procedure.

The YWCO Girls Club shall adhere to and follow the grievance procedures referred to in the Revised Citizen Participation Plan dated August 5, 1980, of the city of Athens and the Housing and Urban Development Act of 1968 sub part 135.80.

Young Women's Christian Organization
Agency

By _____
Authorized Agent

JOBS BILL

CONTRACT AMENDMENT

This is an amendment to an agreement by and between the Mayor and Council of the City of Athens and x Young Women's Christian Organization of Athens, Inc. dated x 10/85 x, 19 83.

The Agreement shall be amended to include the following paragraph under "Reporting Procedures", Page 6, of the original Agreement:

C. Annual Audit: The Agency shall have an audit performed on the program on an annual basis by an independent Certified Public Accounting firm and shall submit a copy of the audit to the City for review and comment. The audit shall be performed in accordance with the following Federal Guidelines:

1. Guideline for Financial and Compliance Audits of Federally Assisted Programs;

2. Standards for Audits of Governmental Organizations, Programs, Activities, and Functions;

3. Uniform Requirements for Assistance to State and Local Governments, OMB Circular A-102, Attachment P.

The audit shall be prepared and presented to the City not later than 30 calendar days after the expiration of this contract. It shall be the responsibility of the Agency to correct any audit findings discovered, if any, as recommended by the auditor and in agreement with the City.

Agency:

x YWCO
Name of Agency

By: x [signature]
Authorized Agent

Date: x 3/22/84

City of Athens:

By: Lauren M. Cole (SEAL)
Mayor

By: A C Crowley (SEAL)
City Clerk (ATTEST)

By: [signature] (SEAL)
City Attorney (AS TO FORM)

By: Steven M Martin
Community Development Dept.

Date: 4-9-84

CONTRACT AMENDMENT

This is an amendment to an agreement by and between the Mayor and Council of the City of Athens and YWCO/YOUTH EMPLOYMENT TRAINING dated October 21, 1983.

The Agreement shall be amended as follows:

Page 7, Commencement of Services shall be amended to read "completed on or before September 30, 1984.

Agency:

YWCO
Name of Agency

BY: Sharon Sanderson
Authorized Agent

Date: June 5, 1984

City of Athens:

BY: [signature] (SEAL)
Mayor

BY: [signature] (SEAL)
City Clerk (ATTEST)

BY: [signature] for DCC (SEAL)
City Attorney (AS TO FORM)

BY: [signature]
Community Development Department